

STIC Database Tracking Number 23133

To: LINDSAY MAGUIRE

Location: KNX-5C79

Art Unit: 3692

Friday, July 20, 2007

Case Serial Number: 10/072729

From: ROBERT FINLEY

Location: EIC3600

KNX-4B68 / KNX-4C29

Phone: (571)272-8952

robert.finley@uspto.gov

Search Notes

Examiner MAGUIRE:

Attached are the results of your search request regarding:
HOME ASSET MANAGEMENT ACCOUNT

Please let me know if need you anything further or have any questions.

Robert Finley (ASRC)

EIC 3600

Knox 4B68

571.272.8952

Maguire



23/333

STIC EIC 3600 Search Request Form

Today's Date: _____ Class/Subclass _____ What date would you like to use to limit the search?
Priority Date: _____ Other: _____

Name Lindsay Maguire
AU 3692 Examiner # 89839
Room # 5C79 Phone 2-6039
Serial # 10/072729

Format for Search Results (Circle One):

PAPER DISK EMAIL

Where have you searched so far?

USP DWPI EPO JPO ACM IBM TDB

IEEE INSPEC SPI Other _____

What is the topic, novelty, motivation, utility, or other specific details defining the desired focus of this search? Please include the concepts, synonyms, keywords, acronyms, definitions, strategies, and anything else that helps to describe the topic. Please attach a copy of the abstract, background, brief summary, pertinent claims and any citations of relevant art you have found.

Template search

An evaluation/sweep of a mortgage
associated equity in order to provide
an optimized allocation plan.

(See abstract/Claim 1)

Assignee: Wells Fargo

PLEASE RUSH

STIC Searcher _____ Phone _____
Date picked up _____ Date Completed _____





STIC Search Results Feedback Form

EIC 3600

Questions about the scope or the results of the search? Contact *the EIC searcher* or contact:

Karen Lehman, EIC 3600 Team Leader
(571) 272-3496 Knox 4B68

Voluntary Results Feedback Form

➤ I am an examiner in Workgroup: Example: 3620 (optional)

➤ Relevant prior art **found**, search results used as follows:

- ☐ 102 rejection
- ☐ 103 rejection
- ☐ Cited as being of interest.
- ☐ Helped examiner better understand the invention.
- ☐ Helped examiner better understand the state of the art in their technology.

Types of relevant prior art found:

- ☐ Foreign Patent(s)
- ☐ Non-Patent Literature
(journal articles, conference proceedings, new product announcements etc.)

➤ Relevant prior art **not found**:

- ☐ Results verified the lack of relevant prior art (helped determine patentability).
- ☐ Results were not useful in determining patentability or understanding the invention.

Comments:

Drop off or send completed forms to EIC3600 Knox 4B68



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File 347:JAPIO Dec 1976-2007/Dec(Updated 070702)
(c) 2007 JPO & JAPIO
File 348:EUROPEAN PATENTS 1978-2007/ 200728
(c) 2007 European Patent Office
File 349:PCT FULLTEXT 1979-2007/UB=20070712UT=20070705
(c) 2007 WIPO/Thomson
File 350:Derwent WPIX 1963-2007/UD=200745
(c) 2007 The Thomson Corporation

Set	Items	Description
S1	2	AU=MAGRUDER B?
S2	11	AU=OAKES D?
S3	255	AU=EPSTEIN A?
S4	1	(S1 OR S2 OR S3) AND ((MORTGAGE OR MORTGAGES OR (HOME OR HOUSING OR HOUSE)(1N)(LOAN OR LOANS) OR HOUSELOAN OR HOMELOAN)-(ELOC OR E)LOC OR EQUITY(2W)(ACCOUNT OR CREDIT) OR LOC OR CREDIT(2N)(LINE OR LINES) OR CREDITLINE? ?))

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4/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2007 The Thomson Corporation. All rts. reserv.

0013797603 - Drawing available

WPI ACC NO: 2003-897610/200382

XRPX ACC No: N2003-716388

Home asset management method, involves providing periodic principal sweep and line increase offer from mortgage and equity line of credit and periodic property value review of mortgage and associated line increase offer

Patent Assignee: EPSTEIN A (EPST-I); MAGRUDER B (MAGR-I); OAKES D (OAKE-I)

Inventor: EPSTEIN A ; MAGRUDER B ; OAKES D

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20030149656	A1	20030807	US 200272729	A	20020207	200382 B

Priority Applications (no., kind, date): US 200272729 A 20020207

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20030149656	A1	EN	33	7	

Inventor: EPSTEIN A ...

... MAGRUDER B ...

... OAKES D

Original Publication Data by Authority

Inventor name & address:

Magruder, Brian ...

... Oakes, Doreen ...

... Epstein, Adam

Original Abstracts:

...home asset management account system is provided that comprises a first mortgage account and an equity line of credit (LOC), a periodic sweep feature between the first mortgage and equity LOC, a periodic property value review feature of...

...the subject property estimated value and the relationship between the first mortgage and the equity LOC. The first mortgage and equity LOC, results from a proprietary automated decisioning/pricing system, the periodic sweep feature, the...

...sweep feature preferably performs a quarterly principal sweep from the first mortgage to the equity LOC. The periodic review feature preferably is performed annually. Provided is a method and apparatus for...

Claims:

...method for home asset management, comprising:providing a first mortgage, having a principal balance;providing an equity line of credit (LOC);providing a periodic principal sweep and line increase offer from said first mortgage into...

...of said first mortgage and an associated offer of an automatic line increase to said equity LOC.>

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File 2:INSPEC 1898-2007/Jul W2
(c) 2007 Institution of Electrical Engineers
File 9:Business & Industry(R) Jul/1994-2007/Jul 13
(c) 2007 The Gale Group
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(c) 1999 PR Newswire Association Inc
File 625:American Banker Publications 1981-2007/Jul 19
(c) 2007 American Banker
File 268:Banking Info Source 1981-2007/Jun W4
(c) 2007 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2007/Jul 19
(c) 2007 Bond Buyer
File 267:Finance & Banking Newsletters 2007/Jul 16
(c) 2007 Dialog
File 16:Gale Group PROMT(R) 1990-2007/Jul 18
(c) 2007 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2007/Jul 16
(c) 2007 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2007/Jul 16
(c) 2007 The Gale Group
File 621:Gale Group New Prod. Annou.(R) 1985-2007/Jul 16
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File 636:Gale Group Newsletter DB(TM) 1987-2007/Jul 18
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File 20:Dialog Global Reporter 1997-2007/Jul 19
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File 35:Dissertation Abs Online 1861-2007/Jun
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(c) 2007 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2007/Jun
(c) 2007 The HW Wilson Co.
File 474:New York Times Abs 1969-2007/Jul 19
(c) 2007 The New York Times
File 475:Wall Street Journal Abs 1973-2007/Jul 19
(c) 2007 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 The Gale Group
File 139:EconLit 1969-2007/Jun
(c) 2007 American Economic Association
File 256:TecInfoSource 82-2007/Aug
(c) 2007 Info.Sources Inc

Set	Items	Description
S1	1	AU=(MAGRUDER, B? OR MAGRUDER B? OR MAGRUDER(2N)B?) OR BY=M- AGRUDER(2N)B?
S2	140	AU=(OAKES, D? OR OAKES D? OR OAKES(2N)D?) OR BY=OAKES(2N)D?
S3	3107	AU=(EPSTEIN, A? OR EPSTEIN A? OR EPSTEIN(2N)A?) OR BY=EPST- EIN(2N)A?

Robert Finley

S4

0 (S1 OR S2 OR S3) AND ((MORTGAGE OR MORTGAGES OR (HOME OR H-
OUSING OR HOUSE)(1N)(LOAN OR LOANS) OR HOUSELOAN OR HOMELOAN)-
(12N)(ELOC OR E()LOC OR EQUITY(2W)(ACCOUNT OR CREDIT) OR LOC -
OR CREDIT(2N)(LINE OR LINES) OR CREDITLINE? ?))

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File 9:Business & Industry(R) Jul/1994-2007/Jul 16
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 File 15:ABI/Inform(R) 1971-2007/Jul 19
 (c) 2007 ProQuest Info&Learning
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 File 624:McGraw-Hill Publications 1985-2007/Jul 19
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 File 634:San Jose Mercury Jun 1985-2007/Jul 17
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 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 813:PR Newswire 1987-1999/Apr 30
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 File 625:American Banker Publications 1981-2007/Jul 20
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 (c) 2007 ProQuest Info&Learning
 File 626:Bond Buyer Full Text 1981-2007/Jul 20
 (c) 2007 Bond Buyer
 File 267:Finance & Banking Newsletters 2007/Jul 16
 (c) 2007 Dialog

Set	Items	Description
S1	621779	MORTGAGE OR MORTGAGES OR (HOME OR HOUSING OR HOUSE)(1N)(LO- AN OR LOANS) OR HOUSELOAN OR HOMELOAN
S2	188636	ELOC OR E()LOC OR EQUITY(2W)(ACCOUNT OR ACCOUNTS OR CREDIT) OR LOC OR CREDIT(2N)(LINE OR LINES) OR CREDITLINE OR CREDITL- INES
S3	2592701	SWEEP OR EVALUATE OR EVALUATES OR EVALUATED OR EVALUATING - OR EVALUATION OR REVIEW OR REVIEWS OR REVIEWED OR REVIEWING OR APPRAISAL OR APPRAISE OR APPRAISED OR APPRAISEMENT OR APPRAI- SING OR ASSESSMENT OR ASSESS OR ASSESSED OR ASSESSING OR CRIT- IQUE
S4	10513438	PERIODIC OR PERIODICALLY OR REPETITIVE OR SCHEDULED OR REP- EAT OR REPEATING OR REPEATED OR REPEATEDLY OR MONTH OR MONTHLY OR YEAR OR YEARLY OR ANNUAL OR ANNUALLY OR QUARTER OR QUARTE- RLY OR RECUR OR RECURRING OR REGULAR OR REGULARLY OR REGULARI- TY
S5	15053	S1(S)S2
S6	250045	S3(6N)S4
S7	51	S5(S)S6
S8	37	S7 NOT PY>2002
S9	31	RD (unique items)

9/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2007 ProQuest Info&Learning. All rts. reserv.

02398284 143447431
Ellie Mae offers new services
Anonymous
Mortgage Banking v62n11 PP: 91 Aug 2002
ISSN: 0730-0212 JRNL CODE: MOB
WORD COUNT: 383

...TEXT: access DeepGreen Bank's online services to originate loans without paper and access their home- equity lines of credit (HELOC) through Ellie Mae's ePASS(SM) Business Center. Through this partnership, brokers can upload...

...direct link to DeepGreen's web site, ePASS users can submit online applications for home equity lines of credit 24 hours a day and receive unconditional loan approvals within minutes. Access to DeepGreen's ...

...prime, instant loan decisions, 24/7 loan closings at the customer's home and no appraisal fees, closing costs, annual fees or prepayment penalties.
Ellie Mae has also launched MortgageMail(SM), its secure electronic document...

9/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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02357374 11396310
Aggressive risk management of HELOC portfolios through automated account review
Clarke R Starnes III; Jo Ann Tew
Journal of Lending & Credit Risk Management v79n8 PP: 40-50 Apr 1997
ISSN: 1088-7261 JRNL CODE: CBL

ABSTRACT: Home equity line of credit (HELOC) portfolios continue to grow dramatically, even during a period of escalated problems in other consumer loan product types. According to the Consumer Bankers Association's 1996 Home Equity Loan Study, approximately 20% of institutions with assets in excess of \$5 billion and nearly 40% of institutions with assets less than \$5 billion do not currently conduct periodic account reviews. Automated account review programs can provide early identification of deteriorating accounts and the opportunity for lenders to take...

9/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01521924 01-72912
Mailbox
Anonymous
ABA Banking Journal v89n10 PP: 30-32 Oct 1997
ISSN: 0194-5947 JRNL CODE: BNK
WORD COUNT: 555

ABSTRACT: Questions about requiring customers to establish automatic payment plans to pay mortgage payments, reporting home equity lines of credit under the Home Mortgage Disclosure Act, and redrawing CRA assessment areas annually or by Census are answered.

9/3,K/4 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01410255 00061242
Aggressive risk management of HELOC portfolios through automated account review
Starnes, Clarke R III; Tew, Jo Ann
Journal of Lending & Credit Risk Management v79n8 PP: 40-50 Apr 1997
ISSN: 1088-7261 JRNL CODE: CBL
WORD COUNT: 2783

ABSTRACT: Home equity line of credit (HELOC) portfolios continue to grow dramatically, even during a period of escalated problems in other consumer loan product types. According to the Consumer Bankers Association's 1996 Home Equity Loan Study, approximately 20% of institutions with assets in excess of \$5 billion and nearly 40% of institutions with assets less than \$5 billion do not currently conduct periodic account reviews. Automated account review programs can provide early identification of deteriorating accounts and the opportunity for lenders to take...

9/3,K/5 (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2007 ProQuest Info&Learning. All rts. reserv.

00816556 94-65948
Our man nets \$1,200 an hour in a borrowing binge
Wuorio, Jeff
Money v23n2 PP: 36-39 Feb 1994
ISSN: 0149-4953 JRNL CODE: MON
WORD COUNT: 1196

...TEXT: desk. I tell him we have an \$89,000 mortgage on our house, which was appraised last year at \$133,000 but would probably fetch \$150,000 today. He says I would qualify for a \$31,000 line of credit (80% of my home's estimated \$150,000 market value, minus the existing mortgage) at 10% interest. I ask if this conversation constitutes a pre-approval and he says...

9/3,K/6 (Item 6 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00740723 93-89944
Hawaii creates hurricane ins. fund
Haggerty, Alfred G
National Underwriter (Property/Casualty/Employee Benefits) v97n29 PP: 3, 36 Jul 19, 1993
ISSN: 0898-8897 JRNL CODE: NUN
WORD COUNT: 566

...ABSTRACT: companies on a market share basis. The next \$500 million will come from a reinsurance line of credit that would be repaid through a premium surcharge of up to 7.5%. In the meantime, the Relief Fund would be created through an annual assessment on insurers, a new mortgage recording fee and premiums charged for its policies.

9/3,K/7 (Item 7 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

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00724871 93-74092

Home Equity's Quantum Leap

Minderman, Dean C.

Credit Union Management v15n3 PP: 42-44, 48 Mar 1992

ISSN: 0273-9267 JRNL CODE: CUM

WORD COUNT: 2329

ABSTRACT: With loan demand down in a slow economy, many credit unions (CU) are promoting home equity loans in an effort to enhance their portfolios. Variable-rate lines of credit and fixed-rate, closed-end home equity loans have emerged as the 2 clear favorites for consumers and financial institutions. With low interest...

...the more popular product, although there is an element of uncertainty in concentrating exclusively on lines of credit. In Arizona, the home equity loan battle is being waged over fees as well as interest rates. Carolyn Cameron of First...

...not charge an explicit fee for appraisals. This caused Cameron's CU to waive its appraisal fees in 1992's first-quarter promotion. Emphasizing low costs and speedy approvals has helped Patelco Credit Union (San Francisco) succeed with FastLine, a no-fee, quick approval home equity loan with a \$25,000 maximum that has proven popular with members.

9/3,K/8 (Item 8 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00632962 92-47902

How to Persuade the Bank to Refinance Your Company's Loans

Keneman, Richard C.

Corporate Controller v4n6 PP: 8-12 Jul/Aug 1992

ISSN: 0899-0174 JRNL CODE: COP

WORD COUNT: 2153

...**ABSTRACT:** to their lowest levels in many years. As a result, financial executives can now use mortgage refinancing to get a better deal in other financial arenas. To do so, they should: 1. evaluate their relationships with all their lenders, 2. evaluate their loan source before comparing credit - line parameters, and 3. attempt to persuade the lender to waive the penalty. Assuming a firm...

...deal" are: 1. Establish its accounts. 2. Establish a personal relationship with its bankers. 3. Periodically evaluate its banking relationships.

9/3,K/9 (Item 9 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00471827 89-43614

Home Equity Lending in 1988: Market Trends and Analysis

DeMong, Richard F.; Lindgren, John H., Jr.

Journal of Retail Banking v11n3 PP: 23-34 Fall 1989

ISSN: 0195-2064 JRNL CODE: JRB

...**ABSTRACT:** financial institution had \$482 million in consumer credit. 2. Fully 98% of the open-end home equity loans had a variable interest rate rather than a fixed rate in 1988, 1987, and 1986. 3. The average minimum home equity open-end line of credit was \$7,433, only slightly larger than the minimum line in 1987. 4. The average...

...equity lenders limited annual interest rate adjustments. 7. Some 72% of the lenders used a periodic credit review.

9/3,K/10 (Item 1 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2007 Business Wire. All rts. reserv.

00761576 20020814226B5773 (USE FORMAT 7 FOR FULLTEXT)
S&P Global Credit Markets Digest -- European Update
Business Wire
Wednesday, August 14, 2002 07:49 EDT
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 824

...Negative Due to Weak
Operating Performance
-- Cornhill Insurance PLC Ratings Remain on Creditwatch Negative
Following Annual Review
-- Fubon Group, Taipei Bank Ratings Affirmed On Acquisition
Announcement
-- Consec Inc. and Subsidiaries Ratings Lowered; Outlook...

...Department of Water & Power, CA Bond Rating Raised
to 'AA-'
STRUCTURED FINANCE RATINGS
-- Ratings on ELOC 7's B, C, and D Notes Placed on Creditwatch
Positive; A and E Notes...

...Istanbul (City of)
STRUCTURED FINANCE
-- Presale: Series 2002-2 REDS Trust
-- New Issue: Residential Asset Mortgage Products Inc.
Copyright 2002, Standard & Poor's Ratings Services

CONTACT: Standard & Poor's
Asia-Pacific...

9/3,K/11 (Item 2 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2007 Business Wire. All rts. reserv.

00761488 20020814226B5684 (USE FORMAT 7 FOR FULLTEXT)
Standard & Poor's Global Credit Markets Digest
Business Wire
Wednesday, August 14, 2002 00:59 EDT
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 722

...Negative Due to Weak
Operating Performance
-- Cornhill Insurance PLC Ratings Remain on Creditwatch Negative
Following Annual Review
-- Fubon Group, Taipei Bank Ratings Affirmed On Acquisition
Announcement
-- Consec Inc. and Subsidiaries Ratings Lowered; Outlook...

...Department of Water & Power, CA Bond Rating Raised
to 'AA-'
STRUCTURED FINANCE RATINGS
-- Ratings on ELOC 7's B, C, and D Notes Placed on Creditwatch
Positive; A and E Notes...

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...Istanbul (City of)
STRUCTURED FINANCE
-- Presale: Series 2002-2 REDS Trust
-- New Issue: Residential Asset Mortgage Products Inc.
Copyright 2002, Standard & Poor's Ratings Services

CONTACT: Standard & Poor's
Asia-Pacific...

9/3,K/12 (Item 3 from file: 610)
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00761045 20020813225B5238 (USE FORMAT 7 FOR FULLTEXT)
S&P Global Credit Markets Digest
Business Wire
Tuesday, August 13, 2002 10:24 EDT
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 707

...Negative Due to Weak
Operating Performance
-- Cornhill Insurance PLC Ratings Remain on CreditWatch Negative
Following Annual Review
-- Fubon Group, Taipei Bank Ratings Affirmed On Acquisition
Announcement
-- Consec Inc. and Subsidiaries Ratings Lowered; Outlook...

...Department of Water & Power, CA Bond Rating Raised
to 'AA-'
STRUCTURED FINANCE RATINGS
-- Ratings on ELOC 7's B, C, and D Notes Placed on CreditWatch
Positive; A and E Notes...

...Istanbul (City of)
STRUCTURED FINANCE
-- Presale: Series 2002-2 REDS Trust
-- New Issue: Residential Asset Mortgage Products Inc.
Copyright 2002, Standard & Poor's Ratings Services

CONTACT: Standard & Poor's
Asia-Pacific...

9/3,K/13 (Item 4 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2007 Business Wire. All rts. reserv.

00747298 20020717198B2664 (USE FORMAT 7 FOR FULLTEXT)
Credit Acceptance Announces 2nd Quarter Earnings
Business Wire
Wednesday, July 17, 2002 16:54 EDT
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 4,081

...quarter of 2002, the Company stopped originating
automobile leases. The assets of Automobile Leasing are reviewed for
impairment on a quarterly basis. Based upon this review, no additional
write-down was necessary in the three and six months ending June 30...Total
Assets \$ 882,110 \$ 782,856

=====

LIABILITIES AND SHAREHOLDERS' EQUITY:
Liabilities:

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Senior notes	\$ --	\$ 10,658
Lines of credit	91,272	111,989
Secured financing	65,101	66,497
Mortgage note	7,118	7,259
Accounts payable and accrued liabilities	37,402	34,449
Dealer...		
...used in)		
investing activities	1,540	(69,540)
Cash Flows From Financing Activities:		
Proceeds under lines of credit, net	18,057	23,893
Proceeds from secured financings	28,552	97,068
Repayments of...		
...847)	(75,610)	
Net proceeds under capital lease obligation	556	--
Repayment of senior notes and mortgage note	(356)	(5,621)
Repurchase of common stock	(6,325)	(3,226)
Proceeds from stock...		

9/3,K/14 (Item 5 from file: 610)
DIALOG(R)File 610:Business Wire
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00324652 20000719201B6483 (USE FORMAT 7 FOR FULLTEXT)
Annaly's Earnings Reflect Higher Interest Rates
Business Wire
Wednesday, July 19, 2000 17:13 EDT
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 1,162

TEXT:
Annaly Mortgage
Management, Inc. (NYSE: NLY) today reported earnings for the quarter ended June 30, 2000 of...

...this environment of rising rates, management continues to focus on attaining favorable lending rates with lines of credit with 20 high quality banks and broker-dealers. The weighted average Constant Prepayment Rate, "CPR..."

...the average price provided by three independent sources. The fair value of the Company's Mortgage -Backed Securities portfolio at June 30, 2000 was \$1,450,852,364. Fixed rate Mortgage -Backed Securities comprised approximately 33% of the portfolio at June 30, 2000. The balance of the portfolio is comprised of 27% Adjustable Rate Mortgages (ARMS) and 40% LIBOR Floating Rate Collateralized Mortgage Obligations (CMO Floaters). The Company has continued to avoid the introduction of credit risk in...

...of return swaps were acquired. All assets in the portfolio were REIT eligible assets.

In reviewing the quarter's results, Mike Farrell, the Company's Chairman and CEO stated; "For the past year..."

...assets continue to provide attractive returns as we continue to generate new capital internally."

Annaly Mortgage Management, Inc. a Maryland corporation owns and manages a portfolio of Mortgage -Backed Securities. The Company's

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principal business objective is to generate net income for distribution to stockholders from the spread between the interest income on its Mortgage -Backed Securities and the costs of borrowing to finance its acquisition of Mortgage -Backed Securities. The Company has elected to be taxed as a real estate investment trust...

...00 p.m. EST. The number to call is

1-888-222-2994 (Reference: Annaly Mortgage Management).

This press release contains "forward-looking statements" within the meaning of the Private Securities...

9/3,K/15 (Item 1 from file: 613)

DIALOG(R)File 613:PR Newswire

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00840750 20021021CGM046 (USE FORMAT 7 FOR FULLTEXT)

Innovative Broker Program to Build Revenue Through Home

PR Newswire

Monday, October 21, 2002 10:52 EDT

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 351

TEXT:

...deepgreenbank.com) today announced that it has launched GreenSource, a new program developed exclusively for mortgage brokers to effortlessly increase revenues through a pioneering software-driven process that enables streamlined delivery of home equity lines of credit (HELOCs). As a result of

its technological innovation, GreenSource enables mortgage originators and

professionals to offer paperless HELOCs up to \$200,000, at 90% CLTV with non-

teaser rates up to 25 basis points below prime, with no application, annual or

appraisal fees, and no prepayment penalties.

Through GreenSource, mortgage professionals can rapidly originate HELOCs

on behalf of new and existing customers without appraisals or...

...or

exporting the customer information typically captured in Desktop

Underwriter

(DU) or Loan Prospector (LP), mortgage brokers and originators can

usually

receive unconditional decisions in less than two minutes and, while...

...24/7 loan closing at the customer's home.

"GreenSource is a direct response to mortgage brokers who are aggressively

searching for a viable solution to immediately increase revenues and find

...

9/3,K/16 (Item 2 from file: 613)

DIALOG(R)File 613:PR Newswire

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00797653 20020718DETH029 (USE FORMAT 7 FOR FULLTEXT)

M-AM 14:33 Charter One Reports Record 2nd Qtr EPS of \$.63, Up 17 Pct

PR Newswire

Thursday, July 18, 2002 16:22 EDT

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 6,948

TEXT:

...target to meet substantially all of the aggressive goals we laid out early in the year . Following assessment of our mid- year progress, we are comfortable reaffirming our earnings guidance of \$2.50 to \$2.55 per...of 18%. One of the fastest growing components of the portfolio remains retail direct home equity lines of credit , which increased by \$286 million in the quarter to \$2.5 billion for an annualized...

...Company's continued success in cross-selling customers home equity lines with their single-family mortgage . Net charge-off and nonperforming asset policy alignment - In conjunction with Charter One's conversion...

9/3,K/17 (Item 3 from file: 613)
DIALOG(R)File 613:PR Newswire
(c) 2007 PR Newswire Association Inc. All rts. reserv.

00751566 20020422DEM007 (USE FORMAT 7 FOR FULLTEXT)
Charter One Reports Record 1st Qtr EPS of \$.62, Up 22%
PR Newswire
Monday, April 22, 2002 07:39 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 4,692

TEXT:

...yield of 1.77%). This excess liquidity position primarily resulted from the significant level of mortgage -backed securities sales initiated as part of Charter One's interest rate risk management activities...

...target for 20% year-over-year growth in deposit-related retail banking revenue for 2002. Mortgage banking revenue -- The mortgage banking category includes revenue associated with Charter One's mortgage servicing and mortgage banking operations, offset by the amortization of its mortgage servicing rights asset. As a result of the strong loan origination and securitization activity during...

...quarter, the portfolio serviced for others increased 15% to \$15.9 billion, and the related mortgage servicing rights (MSR) remained at just over 1% of the portfolio at \$165 million. With...

...quarter. Net gains -- Historically, Charter One has managed portfolio size and mix through sales of mortgage -backed securities comprised primarily of seasoned bank-originated, fixed-rate mortgage product. These sales generate nearly all of the revenue included as net gains. During the...of 16%. One of the fastest growing components of the portfolio remains retail direct home equity lines of credit ,

Robert Finley

which increased by \$182 million to \$2.2 billion for an annualized growth rate of...

...Company's continued success in cross-selling customers home equity lines with their single-family mortgage. Credit quality and allowance for loan losses -- The provision for loan and lease losses exceeded...

...management continues to believe credit losses remain very manageable. In considering the balance of the year, management reviewed its previous expectation of a net charge-off rate running at 30 basis points in real estate lending, mortgage banking, and retail investment products. For additional information, including press releases and investor presentations, investors...

9/3,K/18 (Item 4 from file: 613)
DIALOG(R)File 613:PR Newswire
(c) 2007 PR Newswire Association Inc. All rts. reserv.

00718307 20020213NYW125 (USE FORMAT 7 FOR FULLTEXT)
Getty Realty Corp. Announces Financial Results
PR Newswire
Wednesday, February 13, 2002 18:32 EST
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 2,235

TEXT:
...million was used to repay substantially all of the Company's mortgage debt and outstanding lines of credit. In addition, the Company's stockholders approved a charter amendment to include provisions typical for...
...and \$11.4 million as of December 31, 2001 and 2000, respectively. Such accruals are reviewed on a regular basis and any changes in the estimates are reflected in our financial statements as they...to lower average borrowings outstanding and the repayment of substantially all of the Company's mortgage debt and outstanding lines of credit in the third quarter of 2001.
Leo Liebowitz, President and CEO stated, "I am pleased...

9/3,K/19 (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1179549 CGTU006
Bradley Real Estate Reports 9% Increase in 3rd-Qtr FFO Per Share; Portfolio Occupancy Climbs To 93%

DATE: November 4, 1997 08:59 EST WORD COUNT: 1,598

... September 30, 1997, was \$250.5 million, of which \$128.7 million was fixed-rate mortgage debt at a weighted average interest rate for the quarter of 7.58 percent, and \$121.8 million was floating rate debt under the company's unsecured line of credit facility, which had a weighted average interest rate for the quarter of 7.47 percent.

Robert Finley

Review of Operations

During the quarter, the company signed 28 new leases totaling 107,300 square feet, bringing the year-to...

9/3,K/20 (Item 2 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1135587 CLTU019
Bradley Real Estate Reports Increase in 2nd-Qtr FFO; Acquires 2 Midwest Shopping Centers; Continues Disposition Program

DATE: August 5, 1997 09:08 EDT WORD COUNT: 1,868

... June 30, 1997, was \$193.3 million, of which \$128.9 million was fixed rate mortgage debt at a weighted average rate for the quarter of 7.58 percent, and \$64.4 million was floating rate debt under the company's unsecured line of credit facility which had a weighted average rate for the quarter of 7.86 percent.

Review of Operations

During the quarter the company signed 26 new leases totaling 169,000 square feet at an average base...

9/3,K/21 (Item 3 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0993320 DETU022
Comerica Introduces New Lending Products for Homeowners

DATE: September 10, 1996 14:01 EDT WORD COUNT: 308

...history.

Consumers can borrow from \$500 to \$4,999 with a Homeowners Solution Loan or Line of Credit. Applying for this financing is faster and easier than obtaining a home equity loan because the Homeowners Solution products are not secured by mortgage liens. Homeowners Solution products also have no application, appraisal, processing, closing or annual fees and their extended repayment terms allow consumers to have low monthly payments.

Unlike most...

9/3,K/22 (Item 4 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0600812 NY029
CREDIT SUISSE'S 'AAA' STRUCTURED TRANSACTION RATING AFFIRMED BY FITCH --
FITCH FINANCIAL WIRE --

DATE: June 3, 1993 10:25 EDT WORD COUNT: 415

...equity and derivatives trading. In 1990, profits dipped 20 percent as a

Robert Finley

result of weak equity trading profits.

Credit Suisse Holding has financed the acquisition of 98.5 percent of SVB by issuing common shares of Swiss franc (Sfr) 1.6 billion, equivalent to 69 percent of SVB's year-end 1992 book value. After reviewing the loss content of SVB's domestic portfolio, Fitch has concluded that the Sfr 500...

9/3,K/23 (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2007 American Banker. All rts. reserv.

0175684

HOME EQUITY BOOM DRIVES STOCK PRICES

Asset Sales Report - September 18, 1995; Pg. 7; Vol. 9, No. 35
DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 672

BYLINE:
Richard Forgo

TEXT:
...lending have seen their stock prices skyrocket during the last nine months, according to a quarterly review of the home equity lending market by Wholesale Access, a Colombia, Md.-based firm that...

...passbook and credit card services," Yacik said. "If (banks) put as much marketing strength behind home equity loans as credit cards get, then finance companies might not control the market."

The success stories seem limited...
...more favorable than credit card terms and borrowers are converting, or consolidating their debt into home equity loans, to reap the lower rates and the tax advantage.

The trend toward HELs hasn't gone completely unnoticed by mortgage banks and thrifts--some of which are now actively marketing their home equity products. "GMAC, Countrywide and Standard Federal have all stepped up their home equity loan marketing," Yacik said. "But generally it's taken (mortgage banks) longer to get into the business."

9/3,K/24 (Item 2 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2007 American Banker. All rts. reserv.

0003082

Merrill Offers Access to Home Equity: Revolving Credit Plan Includes Check, Debit Card Feature

American Banker - January 29, 1982, Friday; Pg. 1
WORD COUNT: 567

BYLINE:
By DAVID O. TYSON

TEXT:
...floor of 14%.
Merrill charges a \$200 application fee for appraisal and administration. When the credit line is granted, a one-time fee of 1.5% of the line is assessed, with a \$400 minimum. An annual maintenance fee of \$35, plus normal mortgage closing costs, also will be levied.
The Merrill officials were asked why they chose Southern...

9/3,K/25 (Item 1 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2007 ProQuest Info&Learning. All rts. reserv.

00131605
Annual fee on home equity loans generates \$3,500
Anonymous
Fee Income Report, v1, n17, p7, Jun 8, 1987 DOCUMENT TYPE: Newsletter
Article LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT: An annual fee of \$35 assessed on home equity loans for the past 18 months has yielded Community First Bank (Clearfield, Utah) \$3,500 in fee income annually. The bank has nearly 100 home equity accounts on which it also charged a \$75 origination fee for establishing the loan. To date, the bank has approved approximately \$3 million in home equity lines of credit.

9/3,K/26 (Item 2 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2007 ProQuest Info&Learning. All rts. reserv.

00112260
Risk-based capital rules thought harmful to equity credit line competitiveness
Anonymous
Financial Services Report, v5, n8, p1-3, Apr 20, 1988 DOCUMENT TYPE: Newsletter Article
LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: adjusted capital requirements will require banks to set aside primary capital against outstanding balances on home equity loans. Lines committed for over a year will be assessed 50% capital charges. Banks will have to recoup the cost of allocating the extra capital...

...and will be placed at a competitive disadvantage with respect to nonbank issuers of home equity credit.

9/3,K/27 (Item 1 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2007 Dialog. All rts. reserv.

04555929
Principal Financial Group Clients Now Save While They Spend
CARD NEWS
September 8, 1999 VOL: 14 ISSUE: 17 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH WORD COUNT: 734 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:
...accounts), mutual funds, variable annuity contracts, variable life policies and loans (such as consumer and mortgage loans).
The rewards program earns cardholders cash back on purchases that can be applied to...is,
you're looking at a population that saves," Ollenburg says. "We've had the mortgage company for a long time. We've looked at those customer profiles, and the credit...

...Card Features

Annual Fee: None

Robert Finley

APR: prime plus 6 percent
Benefits: Percentage on total purchases assessed quarterly and allocated to savings vehicle of cardholders' choice; online account access; credit lines of up to \$5,000 for the classic card; up to \$100,000 for the...

9/3,K/28 (Item 2 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2007 Dialog. All rts. reserv.

04546997

Latin America, Andean banks tough it out
Euromoney
March 10, 1999 PAGE: 56, 060 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: EUROMONEY ELECTRONIC PUBLICATIONS
LANGUAGE: ENGLISH WORD COUNT: 3568 RECORD TYPE: FULLTEXT

(c) EUROMONEY ELECTRONIC PUBLICATIONS All Rts. Reserv.

TEXT:

...slowed and as tight monetary policy has pushed up interest rates. Abroad, the doors to credit lines have closed after the Russian crisis and will open only occasionally even for those able...scene came the Russian crisis. In Peru, Colombia and Ecuador, where banks depend on external credit lines, liquidity was squeezed as capital flows to emerging markets dried up. Investor jitters had already...

...banks have been less affected in that country as they are less dependent on international credit lines. In Peru's highly dollarized economy, high reserve requirements - over 43% for dollar deposits - reinforced...problems exposed loose areas," says Sandoval. Deteriorating portfolios revealed the weaknesses of the unregulated savings, loans and housing cooperative sector, which accounts for between 10% and 15% of system assets. Almost 40 cooperative...

...and loan bail-out programme set up in September 1998 to protect depositors and assist mortgage borrowers drained Fogafin, the deposit guarantee agency, of resources. A temporary 0.2% financial transactions...The banks themselves have significantly scaled down lending and become much more stringent in their assessment of borrowers. "From the third quarter of 1998 there was a

9/3,K/29 (Item 3 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2007 Dialog. All rts. reserv.

04532518

INDUSTRY BRIEFS
CREDIT RISK MANAGEMENT REPORT
May 5, 1998 MANAGE VOL: 8 ISSUE: 8 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH WORD COUNT: 518 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...NB] Small Business page, www.nationsbank.com/smalbiz/credit. Small business owners may apply for lines of credit and installment loans to buy

Robert Finley

vehicles, equipment and real estate, as well as secured loans...

...information on different kinds of financing as well as credit calculators that help the applicant assess payment options, including monthly payments, potential borrowing power and refinancing scenarios. Business owners in Arkansas, Illinois, Iowa, Kansas, Missouri...

...in loans with small businesses throughout the United States. (Scott Scredon, NationsBank, 404/607-5225.)

Mortgage Refinancing Simplified.

Consumers who typically have a difficult time refinancing their mortgages will benefit from a new First Nationwide Mortgage Corp./Cal Fed Lending mortgage loan program. The new program, Home on Time, is a streamlined refinance program designed for low- and moderate-income consumers. "Even with an excellent record of making all of their mortgage payments on time, these homeowners are typically hassled by other mortgage companies for documentation of their income or assets, and risk being charged higher fees and interest rates," says Terry Rowland, executive vice president of First Nationwide in Frederick, Md. The mortgage loan being refinanced must be at least 12 months old, and the applicant must have...

...of at least 24 months without a 30-day late payment on their most recent mortgage and/or rental payments. The program applies to "rate and term" refinances (new purchases and... and the owner must occupy the home being refinanced. Initial starting rates on adjustable rate mortgages are lower than fixed rate mortgages for the first five, seven or 10 years of the loan. Home on Time is available in targeted Community Reinvestment Act qualified areas surrounding the California Federal...

9/3,K/30 (Item 4 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2007 Dialog. All rts. reserv.

00002870

1997 WILL REQUIRE MORE RISK STRATEGIES Technology Paves Way for New Markets

CREDIT RISK MANAGEMENT REPORT

January 27, 1997 VOL: 7 ISSUE: 1 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 1269

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...to mitigate risk, as well as more scoring models in previously uncharted areas, such as mortgages and sub-prime loans.

Additionally, risk managers will be forced to beef up risk strategies...limit risk to their existing portfolios by using models to assess credit limits on revolving lines of credit as renewals approach. Lowering credit limits on high risk accounts and raising cash limits on...

...seven minutes, while simultaneously evaluating the application for every program offered, says Uffman.

A Changing Mortgage Industry

Scoring models will become more prevalent this year in assessing risk in the mortgage industry. That will happen as lenders try to

Robert Finley

offset risk from depreciating real estate values...

...defaulting, and the size of the lender's monetary losses, says Douglas Bendt, president of Mortgage Risk Assessment Corp., a consultancy based in Hoboken, N.J.

Lenders want to know which...for accounts likely to enter foreclosure or help

the bank determine adequate loss reserves. Expect mortgage originators to seek technologies that reduce costs and time requirements to process mortgage loans, predicts Uffman.

Bankers can use historic data to form consumer lending models and get...

...a preliminary approval has been established, lenders can process a final approval using more elaborate mortgage reports, says Uffman.

Lenders most likely will use a combination of proprietary software models and...

9/3,K/31 (Item 5 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2007 Dialog. All rts. reserv.

00001132

CREDIT SCREENING OFFERED.

CREDIT RISK MANAGEMENT REPORT

June 17, 1996 VOL: 6 ISSUE: 12 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH WORD COUNT: 112 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv:

TEXT:

...alternative to a custom scorecard. Fair, Isaac and Chicago-based Trans Union also introduced UniQuote mortgage score service to improve credit risk identification in mortgage and home equity lending. The software is available through Trans Union via on-line credit reports or in conjunction with portfolio reviews, pre-screens and monthly monitoring programs. Pricing for both products vary based on volume. (Sondra Harris, Fair, Isaac, 415...

Robert Finley

File 16:Gale Group PROMT(R) 1990-2007/Jul 19
 (c) 2007 The Gale Group
 File 148:Gale Group Trade & Industry DB 1976-2007/Jul 17
 (c)2007 The Gale Group
 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 275:Gale Group Computer DB(TM) 1983-2007/Jul 17
 (c) 2007 The Gale Group
 File 621:Gale Group New Prod.Annou.(R) 1985-2007/Jul 17
 (c) 2007 The Gale Group
 File 636:Gale Group Newsletter DB(TM) 1987-2007/Jul 19
 (c) 2007 The Gale Group

Set	Items	Description
S1	807241	MORTGAGE OR MORTGAGES OR (HOME OR HOUSING OR HOUSE)(1N)(LO- AN OR LOANS) OR HOUSELOAN OR HOMELOAN
S2	320533	ELOC OR E()LOC OR EQUITY(2W)(ACCOUNT OR ACCOUNTS OR CREDIT) OR LOC OR CREDIT(2N)(LINE OR LINES) OR CREDITLINE OR CREDITL- INES
S3	5415246	SWEEP OR EVALUATE OR EVALUATES OR EVALUATED OR EVALUATING - OR EVALUATION OR REVIEW OR REVIEWS OR REVIEWED OR REVIEWING OR APPRAISAL OR APPRAISE OR APPRAISED OR APPRAISEMENT OR APPRAI- SING OR ASSESSMENT OR ASSESS OR ASSESSED OR ASSESSING OR CRIT- IQUE
S4	18798191	PERIODIC OR PERIODICALLY OR REPETITIVE OR SCHEDULED OR REP- EAT OR REPEATING OR REPEATED OR REPEATEDLY OR MONTH OR MONTHLY OR YEAR OR YEARLY OR ANNUAL OR ANNUALLY OR QUARTER OR QUARTE- RLY OR RECUR OR RECURRING OR REGULAR OR REGULARLY OR REGULARI- TY
S5	16587	S1(S)S2
S6	408383	S3(6N)S4
S7	37	S5(S)S6
S8	24	S7 NOT PY>2002
S9	16	RD (unique items)

9/3,K/1 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06071367 Supplier Number: 53547768 (USE FORMAT 7 FOR FULLTEXT)
FINANCING & REDEMPTIONS.
Oil & Gas Interests, v13, n1, pNA
Jan 1, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 3196

(USE FORMAT 7 FOR FULLTEXT)

TEXT:
...prospect is sold. Mallon Resources Corp.'s (NASDAQ: MLRC) borrowing base available under its bank line of credit is increased 41% to \$30 million. The increase was approved following a routine mid-year engineering review of the line by Bank One, Texas. Panaco, Inc. (NASDAQ: PANA) amends its five-year...

...2004 for redemption. Duke Energy Corp. (NYSE: DUK) redeems six issues of first and refunding mortgage bonds. The company expects to take advantage of the general decline in interest rates and...

9/3,K/2 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05324875 Supplier Number: 48104770 (USE FORMAT 7 FOR FULLTEXT)
Bradley Real Estate Reports 9% Increase in 3rd-Qtr FFO Per Share; Portfolio Occupancy Climbs To 93%
PR Newswire, p1104CGTU006
Nov 4, 1997
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1759

... September 30, 1997, was \$250.5 million, of which \$128.7 million was fixed-rate mortgage debt at a weighted average interest rate for the quarter of 7.58 percent, and \$121.8 million was floating rate debt under the company's unsecured line of credit facility, which had a weighted average interest rate for the quarter of 7.47 percent.

Review of Operations

During the quarter, the company signed 28 new leases totaling 107,300 square feet, bringing the year-to...

9/3,K/3 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2007 The Gale Group. All rts. reserv.

04784142 Supplier Number: 47041448 (USE FORMAT 7 FOR FULLTEXT)
CNB Bancshares reports record earnings - net income increases 14%
News Release, pN/A
Jan 16, 1997
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1662

(USE FORMAT 7 FOR FULLTEXT)

TEXT:
...to fourth quarter o was \$52.8 million, or 15% annualized for loans excluding residential mortgages o was \$73.2 million or 14% annualized for total loans * Loans past due more...

...07% at December 31, including o Commercial and commercial real estate loans .46% o Residential mortgages 1.30 o Credit card loans 2.34 o All other consumer loans 1.71...

...56 and full year 1996 earnings of \$2.12 per share, excluding the special third quarter SAIF assessment of \$.16, were 14% above 1995 results. Fourth quarter earnings of \$.56 were also increased...estate sectors with lesser growth in residential real estate where most 15 and 30 year mortgages were sold in the secondary market. Home equity lines of credit also had strong increases but growth in other consumer loans, particularly direct automobile loans, was...

...1995. Average loans excluding residential real estate loans grew by over 7% during 1996. Residential mortgage loan originations were \$305 million for the year. "Our loan growth was disappointing in the...

...than third quarter when \$3.3 million in additional revenue was recorded related to the mortgage loan securitizations, a tax refund and other nonrecurring revenue. Non-Interest Expense The current quarter...

...were reduced \$8.9 million from third quarter expenses. Excluding the \$5.0 million SAIF assessment and other third quarter non-recurring charges, fourth quarter expenses were reduced \$1.7 million. This reduction reflects the benefits of...

...1996 at June 30 to 1,911 at December 31, 1996. Fourth quarter and full year non-interest expenses excluding the SAIF assessment were increased 11% from 1995 periods due to additional offices and business activity and increased...

9/3,K/4 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2007 The Gale Group. All rts. reserv.

04774525 Supplier Number: 47027977
Beneficial Corp. - Company Report
Investext, p1-8
Jan 10, 1997
Language: English Record Type: Abstract
Document Type: Magazine/Journal; Trade

ABSTRACT:
...which represents more than 60% of managed receivables. As a largely non-prime lender, secured loans (mostly home equity) account for the largest share, or an estimated 85%, of Beneficial's branch portfolio based on...

...H&R Block.x0D Tables in report: Stock Price/Earnings Data 1995-97; Annual And Quarterly Earnings Forecast 1996-98E; Quarterly Review Of Selected Data 1995-96x0D The INVESTEXT database offers the full text of this report...

9/3,K/5 (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04558658 Supplier Number: 46700211 (USE FORMAT 7 FOR FULLTEXT)
Comerica Introduces New Lending Products for Homeowners
PR Newswire, p910DETU022
Sept 10, 1996
Language: English Record Type: Fulltext
Document Type: Newswire; Trade

Word Count: 328

Consumers can borrow from \$500 to \$4,999 with a Homeowners Solution Loan or Line of Credit. Applying for this financing is faster and easier than obtaining a home equity loan because the Homeowners Solution products are not secured by mortgage liens. Homeowners Solution products also have no application, appraisal, processing, closing or annual fees and their extended repayment terms allow consumers to have low monthly payments.

Unlike most...

9/3,K/6 (Item 6 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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03192333 Supplier Number: 44371088 (USE FORMAT 7 FOR FULLTEXT)
Fortune Petroleum Corp. FPX
Energy Alert, v17, n14, pN/A
Jan 20, 1994
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 67

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
Fortune Petroleum Corp. has received a \$10mm revolving credit line, secured by a mortgage on all proved oil and gas properties, with Bank One, Texas, N.A. until 7...

...At first, Fortune may borrow \$4.5 for general company business. The amount will be reviewed semi-annually.

9/3,K/7 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2007 The Gale Group. All rts. reserv.

15095131 SUPPLIER NUMBER: 93088750 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Innovative Broker Program To Build Revenue Through Home Equity; GreenSource Debuts As A Breakthrough Solution To Increase Customer Relationships.
PR Newswire, CGM04621102002
Oct 21, 2002
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 365 LINE COUNT: 00035

TEXT:
...CLTV with non-teaser rates up to 25 basis points below prime, with no application, annual or appraisal fees, and no prepayment penalties.

9/3,K/8 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2007 The Gale Group. All rts. reserv.

14813486 SUPPLIER NUMBER: 89817306 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Ellie Mae offers new services. (Tech Newz).(Brief Article)(Statistical Data Included)
Mortgage Banking, 62, 11, 91(1)
August, 2002
DOCUMENT TYPE: Brief Article Statistical Data Included ISSN: 0730-0212
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 420 LINE COUNT: 00038

TEXT:

Robert Finley

...prime, instant loan decisions, 24/7 loan closings at the customer's home and no appraisal fees, closing costs, annual fees or prepayment penalties.

9/3,K/9 (Item 3 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2007 The Gale Group. All rts. reserv.

09163577 SUPPLIER NUMBER: 18894255 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Bank and nonbank competition for small business credit: evidence from the
1987 and 1993 National Surveys of Small Business Finances.
Cole, Rebel A.; Wolken, John D.; Woodburn, R. Louise
Federal Reserve Bulletin, v82, n11, p983(13)
Nov, 1996
ISSN: 0014-9209 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 8314 LINE COUNT: 00685

... refer to loans that a survey respondent reported after being queried about any credit lines, mortgages, equipment loans, motor vehicle loans, and capital leases. Some of the loans classified as "other..."

...category, but the surveys did not collect sufficient information to permit accurate reclassifications. (13.) See "Credit Lines, Leasing in Demand." (14.) The estimated 2 percent decline in the bank share is significantly...

...zero at the 74 percent level of confidence. (15.) Brokerage company credit consists primarily of lines of credit used. (16.) The data in tables 4 and 5 are used to calculate bank and...
...is divided by the sum of bank and nonbank shares. For example, in 1987 bank credit lines accounted for 26.5 percent of all small business credit, and nonbank credit lines accounted for an additional 7.5 percent, for a total of 34.0 percent. Banks' share of the market for small business credit lines is then calculated as 26.5 percent divided by 34.0 percent, which yields 77.9 percent as the bank share of the small business market for credit lines. Repeating these calculations for each loan type produces the figures in tables 6 and 7...

9/3,K/10 (Item 4 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2007 The Gale Group. All rts. reserv.

06464319 SUPPLIER NUMBER: 13166337 (USE FORMAT 7 OR 9 FOR FULL TEXT)
CREDIT SUISSE'S 'AAA' STRUCTURED TRANSACTION RATING AFFIRMED BY FITCH --
FITCH FINANCIAL WIRE --
PR Newswire, p0603NY029
June 03, 1993
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 455 LINE COUNT: 00038

... shares of Swiss franc (Sfr) 1.6 billion, equivalent to 69 percent of SVB's year-end 1992 book value. After reviewing the loss content of SVB's domestic portfolio, Fitch has concluded that the Sfr 500...

9/3,K/11 (Item 5 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2007 The Gale Group. All rts. reserv.

06210349 SUPPLIER NUMBER: 13686668 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Lending to the mortgage banking industry.
McMahon, Michael P.
Journal of Commercial Lending, v75, n4, p55(9)

Dec, 1992
ISSN: 1062-6271 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 3099 LINE COUNT: 00263

... secondary source of repayment for a warehouse line of credit.
Therefore, it is important to **evaluate** the portfolio **periodically** to
determine the appropriate valuation percentage to be applied in calculating
the adjusted net income...

9/3,K/12 (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2007 The Gale Group. All rts. reserv.

04627855 SUPPLIER NUMBER: 09066457 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Behind Shawmut's home equity success.
ABA Banking Journal, v82, n6, p22(1)
June, 1990
ISSN: 0194-5947 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 724 LINE COUNT: 00058

... to ten-year maturities since April of 1988, and the entire home
equity portfolio is **reviewed** **annually** with credit bureau credit checks.
Thus the bank can tell if borrowers have maintained their...

9/3,K/13 (Item 7 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2007 The Gale Group. All rts. reserv.

03924213 SUPPLIER NUMBER: 07672969 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Questions remain on risk-based capital.
ABA Banking Journal, v81, n6, p24(5)
June, 1989
ISSN: 0194-5947 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 3094 LINE COUNT: 00244

... guidelines, all short-term commitments are considered weightless.
To qualify, home equity lines must be **reviewed** for creditworthiness at
least **annually** and be subject to the lender's unconditional cancellation
within one year.
However, the undrawn...

9/3,K/14 (Item 8 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2007 The Gale Group. All rts. reserv.

03151615 SUPPLIER NUMBER: 04718326 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**U.S. Senator John Heinz urges the Senate to approve his resolution to
assure depositors that Congress will salvage the Federal Savings and Loan
Insurance Corp.**
PR Newswire, PH21
March 25, 1987
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 533 LINE COUNT: 00042

... FSLIC reserves to deposits has dropped since 1983. A Federal Home
Loan Bank Board special **assessment** on FSLIC-insured institutions last
year has not resolved the problem.
"The importance of this measure cannot be understated," Heinz said...

9/3,K/15 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2007 The Gale Group. All rts. reserv.

03159931 Supplier Number: 46470472 (USE FORMAT 7 FOR FULLTEXT)
CREDIT SCREENING OFFERED.

Credit Risk Management Report, v6, n12, pN/A
June 17, 1996

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 114

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...alternative to a custom scorecard. Fair, Isaac and Chicago- based Trans Union also introduced UniQuote mortgage score service to improve credit risk identification in mortgage and home equity lending. The software is available through Trans Union via on- line credit reports or in conjunction with portfolio reviews , pre-screens and monthly monitoring programs. Pricing for both products vary based on volume. (Sondra Harris, Fair, Isaac, 415...

9/3,K/16 (Item 2 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2007 The Gale Group. All rts. reserv.

02162189 Supplier Number: 44056696 (USE FORMAT 7 FOR FULLTEXT)

Iniki

World Insurance Report, pN/A

August 27, 1993

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 449

... for insurers or consumers, would come from various sources including premium and investment income, an annual assessment on the insurance industry of 3.75% of all property/casualty writings except motor, and a new mortgage recording fee of 0.1% paid by the purchaser. In the event of a catastrophe...

...insurance sector, pro-rata by market share of direct property insurance premiums. In addition, the annual assessment will be increased to 5% of all p/c writings, including motor. Losses in excess of \$500m may result in the Fund drawing down a \$500m reinsurance line of credit (possibly resulting in a surcharge of up to 7.5% on policies to pay for...

Robert Finley

File 20:Dialog Global Reporter 1997-2007/Jul 20
(c) 2007 Dialog

Set	Items	Description
S1	589311	MORTGAGE OR MORTGAGES OR (HOME OR HOUSING OR HOUSE)(1N)(LO- AN OR LOANS) OR HOUSELOAN OR HOMELOAN
S2	164228	ELOC OR E()LOC OR EQUITY(2W)(ACCOUNT OR ACCOUNTS OR CREDIT) OR LOC OR CREDIT(2N)(LINE OR LINES) OR CREDITLINE OR CREDITL- INES
S3	3981698	SWEEP OR EVALUATE OR EVALUATES OR EVALUATED OR EVALUATING - OR EVALUATION OR REVIEW OR REVIEWS OR REVIEWED OR REVIEWING OR APPRAISAL OR APPRAISE OR APPRAISED OR APPRAISEMENT OR APPRAI- SING OR ASSESSMENT OR ASSESS OR ASSESSED OR ASSESSING OR CRIT- IQUE
S4	22946682	PERIODIC OR PERIODICALLY OR REPETITIVE OR SCHEDULED OR REP- EAT OR REPEATING OR REPEATED OR REPEATEDLY OR MONTH OR MONTHLY OR YEAR OR YEARLY OR ANNUAL OR ANNUALLY OR QUARTER OR QUARTE- RLY OR RECUR OR RECURRING OR REGULAR OR REGULARLY OR REGULARI- TY
S5	11360	S1(S)S2
S6	363390	S3(6N)S4
S7	585	S5(S)S6
S8	22	S7 NOT PY>2002

Robert Finley

8/3,K/1

DIALOG(R)File 20:Dialog Global Reporter
(c) 2007 Dialog. All rts. reserv.

30640185 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Q2 2003 American Land Lease Earnings Conference Call - Final
FAIR DISCLOSURE WIRE
July 03, 2000
JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 4692

... expenditures, all of which were offset by \$50,000 decrease in interest on our secured line of credit as a result of lower outstanding balances. The return to the capital structure front, and...

... 80. Our total capitalization was comprised 53% of equity, 34% about fixed rate non-recourse mortgages, 4% in variable rate short-term debt and 9% invariable rate non-recourse mortgages. Our first significant bloomed maturity of our- within our long-term debt occurs in 2007...

... initial rate of 3.84%. These funds were used to repay outstanding amounts under our line of credit. During the quarter we entered into a loan commitment with a new bank for our corporate line of credit, they provide for a total facility of \$16 m, bearing interest at LIBOR +2% for ...

8/3,K/2

DIALOG(R)File 20:Dialog Global Reporter
(c) 2007 Dialog. All rts. reserv.

27536921 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Event Brief of Q3 2002 Bear Stearns Earnings Conference Call - Final - Part 1
FAIR DISCLOSURE WIRE
September 18, 2002
JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 4360

... and average customer free credit balances have increased to \$19.4b during the quarter. 32. Equity and client accounts were \$155b at quarter close. The result is that unused borrowing capacity of prime brokerage... SUMMARY Q1. (Ken Worthington, CIBC) On fixed income, can you give us your outlook for mortgage business and changes in interest rates? Also, on hiring, Bear's legacy has been to...

8/3,K/3

DIALOG(R)File 20:Dialog Global Reporter
(c) 2007 Dialog. All rts. reserv.

25931583 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Four Seasons Hotels Inc. reports third quarter 2002 results
PR NEWSWIRE (US)
November 08, 2002
JOURNAL CODE: WPRU LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 11080

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Australia, reduced expectations for operating results for Four Seasons Hotel Sydney, and a recent independent appraisal received in the third quarter which confirmed that conditions had deteriorated such that the Company would not fully recover its...

8/3,K/4

DIALOG(R)File 20:Dialog Global Reporter
(c) 2007 Dialog. All rts. reserv.

25750311 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Tanger Reports Third Quarter and Year to Date 2002 Results; FFO Increases
10% in Total and 5% per Share; Comp Sales up 6%

PR NEWswire (US)

October 29, 2002

JOURNAL CODE: WPRU LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 2130

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... term debt Senior, unsecured notes \$155,609 \$160,509 Mortgages
payable 175,018 176,736 Lines of Credit 16,269 20,950 346,896 358,195
Construction trade payables 4,041 3,722...

8/3,K/5

DIALOG(R)File 20:Dialog Global Reporter
(c) 2007 Dialog. All rts. reserv.

25656036 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Fitch Upgr CRIIMI MAE Trust I's Commercial Mtg Bonds, Ser 1996-C1

BUSINESS WIRE

October 23, 2002

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 386

... subordination levels have continued to remain high, resulting in
the upgrades. In addition, the issuer equity account, which acts as a
first loss piece to the transaction's rated certificates, has decreased...

8/3,K/6

DIALOG(R)File 20:Dialog Global Reporter
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25602547 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Innovative Broker Program To Build Revenue Through Home Equity

PR NEWswire (US)

October 21, 2002

JOURNAL CODE: WPRU LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 334

...CLTV with non-teaser rates up to 25 basis points below prime, with
no application, annual or appraisal fees, and no prepayment penalties.
Through GreenSource, mortgage professionals can rapidly originate
HELOCs on behalf...

8/3,K/7

DIALOG(R)File 20:Dialog Global Reporter
(c) 2007 Dialog. All rts. reserv.

24149638 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Tanger Reports Second Quarter and Year to Date 2002 Results; FFO Increases
9%; Comp Sales Up 6%

PR NEWswire (US)

July 30, 2002

JOURNAL CODE: WPRU LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1734

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... term debt Senior, unsecured notes \$155,609 \$160,509 Mortgages
payable 175,603 176,736 Lines of Credit 26,625 20,950 357,837 358,195
Construction trade payables 4,141 3,722...

8/3,K/8

DIALOG(R)File 20:Dialog Global Reporter
(c) 2007 Dialog. All rts. reserv.

24075584 (USE FORMAT 7 OR 9 FOR FULLTEXT)
ProLogis Reports 1.7% Increase in Second Quarter Funds From Operations
PR NEWswire (US)
July 25, 2002
JOURNAL CODE: WPRU LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 4411

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... amortization over its estimated useful life. Rather, goodwill will
be subject to at least an annual assessment for impairment by applying
a fair-value-based test. Had this standard not changed the...

8/3,K/9

DIALOG(R)File 20:Dialog Global Reporter
(c) 2007 Dialog. All rts. reserv.

24071772 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Canfor Corporation Announces Second Quarter Results
PR NEWswire (US)
July 25, 2002
JOURNAL CODE: WPRU LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 4450

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the DOC's methodology. The rate will be officially reassessed by
the DOC during their annual review process. The difference between the
assessed rate and the 2% accrual amounted to \$3.3 million in the quarter
and is...

... liability for the assessment of countervailing and dumping duties will
not be determined until each annual administrative review process is
complete. The first administrative review is currently expected to begin
sometime after May...

...sawmill that was closed down in 1998. Proceeds from the sale are secured
by a mortgage and will be received over a period of 24 months. 7. The
components of income...

8/3,K/10

DIALOG(R)File 20:Dialog Global Reporter
(c) 2007 Dialog. All rts. reserv.

23945765 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Credit Acceptance Announces 2nd Quarter Earnings
BUSINESS WIRE
July 17, 2002
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 5190

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... 10,658 Lines of credit 91,272 111,989 Secured financing 65,101
66,497 Mortgage note 7,118 7,259 Accounts payable and accrued
liabilities 37,402 34,449 Dealer...

... used in) investing activities 1,540 (69,540) ----- Cash
Flows From Financing Activities: Proceeds under lines of credit, net
18,057 23,893 Proceeds from secured financings 28,552 97,068 Repayments of
...

... 847) (75,610) Net proceeds under capital lease obligation 556 --
Repayment of senior notes and mortgage note (356) (5,621) Repurchase of
common stock (6,325) (3,226) Proceeds from stock...

8/3,K/11

DIALOG(R)File 20:Dialog Global Reporter
(c) 2007 Dialog. All rts. reserv.

23826354 (USE FORMAT 7 OR 9 FOR FULLTEXT)
IndyMac Bancorp's Second Quarter 2002 Webcast Information -- NEW TIM E
BUSINESS WIRE
July 11, 2002
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 219

... Bank also offers a wide array of web-enhanced banking services,
including deposits and home equity lines of credit, in addition to
its core mortgage products and services and provides commercial loans to
homebuilders for the purpose of constructing new...

8/3,K/12

DIALOG(R)File 20:Dialog Global Reporter
(c) 2007 Dialog. All rts. reserv.

23394018 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Ellie Mae Partners with DeepGreen Bank To Offer Paperless Loan Origination
to Mortgage Brokers
BUSINESS WIRE
June 17, 2002
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 631

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... prime, instant loan decisions, 24/7 loan closings at the customer's
home and no appraisal fees, closing costs, annual fees or prepayment
penalties. "DeepGreen Bank automates the loan origination process as well
as the...

... Sig Anderman, CEO of Ellie Mae. "The direct link between ePASS and
DeepGreen will save mortgage originators and brokers both time and money
by reducing the entire process of home equity...

... is an active player in the wholesale market, too. Pairing up our
technologies promises the mortgage professional and their customers the
best home equity options available." About DeepGreen Bank DeepGreen Bank
...

...the Internet, with no branch operations, and offers the industry's first
totally online home equity line of credit, as well as high-rate,
flexible certificates of deposit. In its first full year of...

... R), Inc. Ellie Mae, Inc., headquartered in Pleasanton, Calif., is the

Robert Finley

Leading Internet enabler for mortgage originators and the largest Loan Origination Software (LOS) provider in the United States. Offering brokers ...

... month, as well as customized Web sites, hosting services, and LOS packages, Ellie Mae enables mortgage originators to harness the power of the Internet. For additional information, visit www.elliemae.com...

8/3,K/13

DIALOG(R)File 20:Dialog Global Reporter
(c) 2007 Dialog. All rts. reserv.

22649316

Canada Newswire summary of releases for Monday, May 6, 2002

CANADA NEWSWIRE

May 06, 2002

JOURNAL CODE: WCNW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 4888

... Eiger signs contract, Cash flow positive in June (Eiger-Technology-Inc.) C2165 - TORONTO : Basis100 to review First Quarter 2002 results on Thursday, May 9th at the Annual General Meeting (Basis100- review -Q1) C2167 - MONTREAL : RBC Financial Group, Canadian Manufacturers and Exporters, and Canadian Federation of Independent...

... Add Third Shift At Oshawa Car Assembly Plant (GM-Oshawa-plant-shift) C2203 - CALGARY : Cell- Loc announces filing of amended preliminary prospectus for US \$40 million line of equity (Cell- Loc -prospectus) C2224 - NORTH VANCOUVER, BC : A & W Revenue Royalties Income Fund Announces May Cash Distribution...

8/3,K/14

DIALOG(R)File 20:Dialog Global Reporter
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22569230 (USE FORMAT 7 OR 9 FOR FULLTEXT)

ProLogis Reports 3.5% Increase in First Quarter Funds From Operations

PR NEWSWIRE

May 01, 2002

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 3825

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... of credit \$322,881 \$375,875 Senior unsecured notes 1,651,699 1,670,359 Mortgage notes and other secured debt 530,281 532,106 Construction costs payable 10,806 19...

8/3,K/15

DIALOG(R)File 20:Dialog Global Reporter
(c) 2007 Dialog. All rts. reserv.

22535927 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Tanger Reports First Quarter 2002 Results; Same-Space Sales Up 6% to \$300 Per Foot - FFO Up 9%

PR NEWSWIRE

April 30, 2002

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1435

(USE FORMAT 7 OR 9 FOR FULLTEXT)

Robert Finley

... Liabilities Debt Senior, unsecured notes \$ 155,609 \$ 160,509
Mortgages payable 176,176 176,736 Lines of credit 27,786 20,950
359,571 358,195 Construction trade payables 3,934 3,722...

8/3,K/16

DIALOG(R)File 20:Dialog Global Reporter
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21444250 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Tanger Reports FFO Up 38% for the Fourth Quarter of 2001; Same-Space Sales
Up 8%

PR NEWSWIRE

February 26, 2002

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 2407

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... 160,509 \$150,000 Mortgages payable 176,736 135,313 Unsecured term
loan -- 20,000 Lines of credit 20,950 41,530 358,195 346,843
Construction trade payables 3,722 9,784...

8/3,K/17

DIALOG(R)File 20:Dialog Global Reporter
(c) 2007 Dialog. All rts. reserv.

20293374 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Bank of Nova Scotia - Final Results

NEW RNS

December 06, 2001

JOURNAL CODE: WRNS LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 5557

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... 12% - Productivity ratio - below 60% - Capital ratios and credit
ratings -- maintain strong capital ratios and credit ratings. Business
Line Highlights Domestic Banking Full Year Together with Wealth
Management operations, Domestic Banking achieved a net...

... Mr. Godsoe. "We saw continued growth in the Bank's retail lending
portfolio, particularly in mortgages and innovative products like
ScotiaLine Visa." Net interest income increased \$203 million or 7%,
reflecting...

... the margin. Also contributing was the growth in the Bank's retail
lending portfolio, particularly mortgages and ScotiaLine Visa. Other
income increased \$62 million from the same quarter of last year...

...for the quality of its telephone brokerage service in 2001, coming first
in a recent evaluation by Dalbar Inc. Scotia Capital Full Year Scotia
Capital net income increased to \$686 million from \$650 million in 2000, an
improvement... was the first bank in Mexico to reduce interest rates below
15% on automotive and mortgage lending. - Banco Sud Americano in Chile
was again rated number one for customer service by...the Inter-American
Agency for Co-operation and Development (IACD) for a US \$100 million line
of credit to support development in the Caribbean and Latin America,
with a particular focus on education...

8/3,K/18

DIALOG(R)File 20:Dialog Global Reporter
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19793394 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Action Products Reports Third Qtr. Results, \$76,000 Loss, Sales off 4%;
Anticipates Record Sales in Fourth Quarter

PR NEWSWIRE

November 13, 2001

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 823

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... INSTALLMENT NOTES PAYABLE AND OBLIGATION UNDER CAPITAL LEASE 88,700
COMMERCIAL LOANS PAYABLE 108,600 MORTGAGE PAYABLE 679,900 DEFERRED INCOME
TAXES 56,500 DEFERRED REVENUE 137,500 TOTAL LIABILITIES 3...

8/3,k/19

DIALOG(R)File 20:Dialog Global Reporter

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19715173

PR Newswire Southwest Summary, Wednesday, Nov. 7, to 1:00 p.m. EST

PR NEWSWIRE

November 07, 2001

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1261

...f bc-OK-Pre-Paid-Legal (ADA) Pre-Paid Legal Services Receives \$17.5
Million Line of Credit DAW026 11/07/2001 08:42 r f
bc-OK-Chesapeake-Energy (OKLAHOMA CITY) Chesapeake...

8/3,k/20

DIALOG(R)File 20:Dialog Global Reporter

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16313517

Banco Santander Chile Announces Results for The First -5-

PR NEWSWIRE

April 23, 2001

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1035

... 2% Investments sold under agreements to repurchase 538,940 319,543
249,382 28.1% Mortgage finance bonds 906,421 537,426 549,552 -2.2% Other
borrowings Bonds 341,861...

8/3,k/21

DIALOG(R)File 20:Dialog Global Reporter

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10745024 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Tanger Reports First Quarter 2000 Results; Same-Space Sales up 6% to \$270
per Square Foot

PR NEWSWIRE

April 26, 2000

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1197

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... term debt Senior, unsecured notes \$150,000 \$150,000 Mortgages
payable 90,349 90,652 Lines of credit 89,268 88,995 329,617 329,647
Construction

8/3,K/22
DIALOG(R)File 20:Dialog Global Reporter
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02718577

Flexibility proves popular

ABIX - AUSTRALASIAN BUSINESS INTELLIGENCE (PERSONAL INVESTMENT) , p58

July 01, 1998

JOURNAL CODE: WPIN LANGUAGE: English RECORD TYPE: ABSTRACT

WORD COUNT: 68

... Credit award. The award is a category in "Personal Investment" magazine's Bank of the Year review. Town and Country Bank's product combines a mortgage with an equity loan and the provision to undertake regular banking transactions. The Commonwealth Bank...

Robert Finley

File 2:INSPEC 1898-2007/Jul w2
 (c) 2007 Institution of Electrical Engineers
 File 35:Dissertation Abs Online 1861-2007/Jul
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 File 65:Inside Conferences 1993-2007/Jul 20
 (c) 2007 BLDSC all rts. reserv.
 File 99:wilson Appl. Sci & Tech Abs 1983-2007/Jun
 (c) 2007 The HW Wilson Co.
 File 256:TecInfoSource 82-2007/Aug
 (c) 2007 Info.Sources Inc
 File 474:New York Times Abs 1969-2007/Jul 20
 (c) 2007 The New York Times
 File 475:Wall Street Journal Abs 1973-2007/Jul 20
 (c) 2007 The New York Times
 File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
 (c) 2002 The Gale Group
 File 139:EconLit 1969-2007/Jun
 (c) 2007 American Economic Association

Set	Items	Description
S1	59750	MORTGAGE OR MORTGAGES OR (HOME OR HOUSING OR HOUSE)(1N)(LO- AN OR LOANS) OR HOUSELOAN OR HOMELOAN
S2	6581	ELOC OR E(C)LOC OR EQUITY(2W)(ACCOUNT OR ACCOUNTS OR CREDIT) OR LOC OR CREDIT(2N)(LINE OR LINES) OR CREDITLINE OR CREDITL- INES
S3	2297852	SWEEP OR EVALUATE OR EVALUATES OR EVALUATED OR EVALUATING - OR EVALUATION OR REVIEW OR REVIEWS OR REVIEWED OR REVIEWING OR APPRAISAL OR APPRAISE OR APPRAISED OR APPRAISEMENT OR APPRAI- SING OR ASSESSMENT OR ASSESS OR ASSESSED OR ASSESSING OR CRIT- IQUE
S4	1975725	PERIODIC OR PERIODICALLY OR REPETITIVE OR SCHEDULED OR REP- EAT OR REPEATING OR REPEATED OR REPEATEDLY OR MONTH OR MONTHLY OR YEAR OR YEARLY OR ANNUAL OR ANNUALLY OR QUARTER OR QUARTE- RLY OR RECUR OR RECURRING OR REGULAR OR REGULARLY OR REGULARI- TY
S5	3	S1 AND S2 AND S3 AND S4
S6	3	S5 NOT PY>2002

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6/3,K/1 (Item 1 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2007 The New York Times. All rts. reserv.

08145897 NYT Sequence Number: 000000020820
C'MON, MY HOUSE IS WORTH MORE THAN THAT
MUTO, SHEILA (BYLINER)
Wall Street Journal, Col. 4, Pg. 1, Sec. D
Tuesday August 20 2002

ABSTRACT:

with interest rates around 40- year lows and home prices at record levels, millions of Americans are scrambling to tap the equity in their homes through refinancings or lines of credit, and most of these loans require a new appraisal; since higher appraisals typically result in bigger loans, appraisers around the country report increasing pressure...

DESCRIPTORS: REAL ESTATE; HOUSING; MORTGAGES ; HOME EQUITY LOANS

6/3,K/2 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09444553
TMB mortgage rate 4.5% in first year
THAILAND: MORTGAGE CAMPAIGN FROM TMB
Bangkok Post (XBN) 18 Jan 2001 Online
Language: ENGLISH

TMB mortgage rate 4.5% in first year
THAILAND: MORTGAGE CAMPAIGN FROM TMB

The Ban Pon Sabai mortgage campaign has been kicked off by the Thai Military Bank (BMB). The campaign offers credit...

... well as commercial buildings. Those intending to renovate their homes, buy furniture or refinance their mortgages are also welcome. Under the campaign, appraisal and credit line arrangement charges will not be collected. For the first year, the interest rate will be 4.5%, for the second year it will be the minimum lending rate (MLR) minus 2% while subsequent years will see...

PRODUCT: Retail Banking Services Mortgage Bankers & Brokers

6/3,K/3 (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06613999
Lenders prepare to do battle over interest
AUSTRALIA: COMPETITION OVER RATES
The Australian (XAA) 6 Apr 1998 P.37
Language: ENGLISH

... as big lenders such as Westpac and Commonwealth Bank began slashing rates. Niche player Wizard Mortgage Corp had been the latest to join the queue, slashing its secured line of credit facility by 20 points to 6.75%. One of the leading banks in Australia NAB revealed that it would be reviewing all business rates. However, it is in favour of slashing rates as the bank places...

... products. For instance, a low rate may be attached with the condition that a 3- year term loan be taken up as well. As a result, the add-on

Robert Finley

features made...

COMPANY: ST GEORGE; NAB; WIZARD MORTGAGE ; COMMONWEALTH BANK; WESTPAC

Robert Finley

File 347: JAPIO Dec 1976-2007/Dec(Updated 070702)
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 File 348: EUROPEAN PATENTS 1978-2007/ 200729
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 File 349: PCT FULLTEXT 1979-2007/UB=20070712UT=20070705
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 File 350: Derwent WPIX 1963-2007/UD=200745
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Set	Items	Description
S1	2668	MORTGAGE OR MORTGAGES OR (HOME OR HOUSING OR HOUSE)(1N)(LO- AN OR LOANS) OR HOUSELOAN OR HOMELOAN
S2	122262	ELOC OR E()LOC OR EQUITY(2W)(ACCOUNT OR ACCOUNTS OR CREDIT) OR LOC OR CREDIT(2N)(LINE OR LINES) OR CREDITLINE OR CREDITL- INES
S3	782745	SWEEP OR EVALUATE OR EVALUATES OR EVALUATED OR EVALUATING - OR EVALUATION OR REVIEW OR REVIEWS OR REVIEWED OR REVIEWING OR APPRAISAL OR APPRAISE OR APPRAISED OR APPRAISEMENT OR APPRAI- SING OR ASSESSMENT OR ASSESS OR ASSESSED OR ASSESSING OR CRIT- IQUE
S4	1751824	PERIODIC OR PERIODICALLY OR REPETITIVE OR SCHEDULED OR REP- EAT OR REPEATING OR REPEATED OR REPEATEDLY OR MONTH OR MONTHLY OR YEAR OR YEARLY OR ANNUAL OR ANNUALLY OR QUARTER OR QUARTE- RLY OR RECUR OR RECURRING OR REGULAR OR REGULARLY OR REGULARI- TY
S5	178	S1(50N)S2
S6	38827	S3(20N)S4
S7	1	S5(70N)S6

7/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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0013797603 - Drawing available
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XRPX ACC No: N2003-716388

Home asset management method, involves providing periodic principal sweep and line increase offer from mortgage and equity line of credit and periodic property value review of mortgage and associated line increase offer

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Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20030149656	A1	20030807	US 200272729	A	20020207	200382 B

Priority Applications (no., kind, date): US 200272729 A 20020207

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20030149656	A1	EN	33	7	

Home asset management method, involves providing periodic principal sweep and line increase offer from mortgage and equity line of credit and periodic property value review of mortgage and associated line increase offer

Alerting Abstract ...NOVELTY - The method involves providing a mortgage having a principal balance and an equity line of credit (LOC). A periodic principal sweep and line increase offer is provided from the mortgage and the equity LOC. A periodic property value review of the mortgage and an associated automatic line increase offer is provided to the equity LOC with periodic position and property evaluation statements if the offer is accepted...borrowers subject property at all times by performing automatic sweep principal pay downs from the mortgage into equity LOC account. The method also provides a combined loan to value from 0.01 to 100 percentage at the time of loan closing and periodic review providing line increases based upon the appreciation of the subject property value, thus supporting customer...

Original Publication Data by Authority

Original Abstracts:

...and apparatus for a home asset management account system is provided that comprises a first mortgage account and an equity line of credit (LOC), a periodic sweep feature between the first...

...from a proprietary automated decisioning/pricing system, the periodic sweep feature, the periodic property value review feature, and a unique statement feature are bundled into a financial package available for customers. The equity LOC in...

...loan to value (CLTV) from 0.01% to 100% at time of loan closing. The periodic sweep feature preferably performs a quarterly principal sweep from the first mortgage to the equity LOC. The periodic review feature preferably is performed annually. Provided is a method and apparatus for one stop shopping having one application, one closing to attend, one underwriting...

Claims:

1. A method for home asset management, comprising:providing a first mortgage, having a principal balance;providing an equity line of credit (LOC);providing a periodic principal sweep and line increase

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offer from said first mortgage into said equity LOC ; and providing a periodic property value review of said first mortgage and an associated offer of an automatic line increase to said equity LOC.>